

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 07-33320-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward H Moore
3210 Mill Race Rd.
Richmond, VA 23234

Lisa L Moore
3210 Mill Race Rd.
Richmond, VA 23234

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8268

Joint Debtor: xxx-xx-8575

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Edward H Moore and Lisa L Moore are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 27, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Edward H Moore
 Lisa L Moore
 Debtors

Case No. 07-33320-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B18W

Page 1 of 3
 Total Noticed: 38

Date Rcvd: Jun 27, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2012.

db/jdb +Edward H Moore, Lisa L Moore, 3210 Mill Race Rd., Richmond, VA 23234-3853
 cr +BMW Bank of North America, Inc. Department, P.O. Box 201347, Arlington, TX 76006-1347
 7936555 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
 (address filed with court: Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017-0000)
 7945355 +BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
 10186435 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
 7936561 +CJW Medical Center, PO Box 99400, Louisville, KY 40269-0400
 7936558 +Chevron / Texaco Citibank, Po Box 20374, Kansas City, MO 64195-0374
 7936564 +Fairfield Resorts, 8427 South Park Circle, Suite 500, Orlando, FL 32819-9060
 8058283 HSBC Bank NA/Direct Merchants Credit Card, Bank NA by eCAST Settlement Corporation,
 as its agent, POB 35480, Newark NJ 07193-5480
 8051279 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
 Newark NJ 07193-5480
 7968225 +SUNTRUST MORTGAGE, INC., BANKRUPTCY DEPARTMENT, PO BOX 27767, RICHMOND VA 23261-7767
 7936572 +Wffnb/lazboy Mc, Po Box 94498, Las Vegas, NV 89193-4498
 7936573 +Woodfin Heating Inc, T/A Woodfin Oil Co., PO Box 277, Mechanicsville, VA 23111-0277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jun 28 2012 02:03:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 7936556 EDI: CAPITALONE.COM Jun 28 2012 02:03:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
 Po Box 5155, Norcross, GA 30091-0000
 7936557 +EDI: CHASE.COM Jun 28 2012 02:03:00 Chase, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 7936559 +EDI: CIAC.COM Jun 28 2012 02:03:00 Citi Financial, Po Box 140069, Irving, TX 75014-0069
 7936560 +EDI: SEARS.COM Jun 28 2012 02:03:00 Citibank / Sears, P.O. Box 20363,
 Kansas City, MO 64195-0363
 7936562 +EDI: CRFRSTNA.COM Jun 28 2012 02:03:00 Credit First, Bk-16 Credit Operations,
 Po Box 81410, Cleveland, OH 44181-0410
 7951668 +EDI: CRFRSTNA.COM Jun 28 2012 02:03:00 Credit First NA, PO Box 818011,
 Cleveland, OH 44181-8011
 7936563 +EDI: HFC.COM Jun 28 2012 02:03:00 Direct Merchants Bank, Attn: HSBC Card Member Services,
 Po Box 5246, Carol Stream, IL 60197-5246
 10836959 +EDI: RESURGENT.COM Jun 28 2012 02:03:00 East Bay Funding, c/o Resurgent Capital Services,
 PO Box 288, Greenville, SC 29602-0288
 7984655 +EDI: TSYS2.COM Jun 28 2012 02:03:00 Federated Retail Holdings, Inc./Hecht's,
 c/o Tsys Debt Mgmt., Inc., PO Box 137, Columbus, GA 31902-0137
 7955538 EDI: RMSC.COM Jun 28 2012 02:03:00 GE Consumer Finance, PO Box 960061,
 Orlando, FL 32896-0061
 8070935 EDI: RMSC.COM Jun 28 2012 02:03:00 GE Money Bank, PO Box 5010, Concord, CA 94524-0010
 7936565 +EDI: RMSC.COM Jun 28 2012 02:03:00 GEMB / Dillards, Po Box 103104, Roswell, GA 30076-9104
 7936566 +EDI: RMSC.COM Jun 28 2012 02:03:00 GEMB / Walmart, Po Box 103106, Roswell, GA 30076-9106
 7936567 +EDI: HFC.COM Jun 28 2012 02:03:00 Hfc - Usa/Beneficial, Attn: Bankruptcy, 961 Weigel Dr,
 Elmhurst, IL 60126-1058
 7936568 +EDI: RMSC.COM Jun 28 2012 02:03:00 Jc Penney, Ge Money/Attn: Bankruptcy Dept,
 4125 Windward Plaza, Building 300, Alpharetta, GA 30005-8738
 8043642 EDI: RESURGENT.COM Jun 28 2012 02:03:00 LVNV Funding LLC its successors and assigns as,
 assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 7936569 +EDI: RMSC.COM Jun 28 2012 02:03:00 Lowes / MBGA, Ge Consumer Finance, Po Box 103104,
 Roswell, GA 30076-9104
 7936570 +EDI: TSYS2.COM Jun 28 2012 02:03:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 9738316 EDI: PRA.COM Jun 28 2012 02:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 8092958 EDI: RESURGENT.COM Jun 28 2012 02:03:00 Roundup Funding, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 7936571 +EDI: STFL.COM Jun 28 2012 02:03:00 Suntrust Mortgage, 1001 Semms Ave,
 Richmond, VA 23224-2245
 7961415 +EDI: WFFC.COM Jun 28 2012 02:03:00 Wells Fargo Financial National Bank, 4143 121st st,
 Urbandale, IA 50323-2310
 8194376 EDI: ECAST.COM Jun 28 2012 02:03:00 eCAST Settlement Corporation, POB 35480,
 Newark NJ 07193-5480
 8051284 EDI: ECAST.COM Jun 28 2012 02:03:00 eCAST Settlement Corporation assignee of,
 GE Money Bank/JC Penney Consumer, POB 35480, Newark NJ 07193-5480

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr SunTrust Mortgage, Inc.

District/off: 0422-7

User: manleyc
Form ID: B18W

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Total Noticed: 38

Date Rcvd: Jun 27, 2012

cr* +East Bay Funding, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288
cr* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

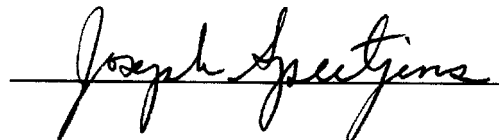
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: manleyc
Form ID: B18W

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Total Noticed: 38

Date Rcvd: Jun 27, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2012 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Eric David White on behalf of Creditor SunTrust Mortgage, Inc. ewhite@siwpc.com,
kphares@siwpc.com;mfreeman@siwpc.com;jtalley@siwpc.com;kpittman@siwpc.com;naquilina@siwpc.com;dca
rter@siwpc.com;mwentz@siwpc.com;amorris@siwpc.com;klane@siwpc.com;awhite@siwpc.com;thonn@siwpc.co
m;scarter@siwpc.com;bjordan@siwpc.com
Richard James Oulton on behalf of Debtor Edward Moore southsidedebtlawgroup@gmail.com,
kimberlyajenkins@gmail.com;thedebtlawgroupmail@gmail.com;;cdd147@gmail.com

TOTAL: 3